FOUNDATIONS · RESOURCE 15

# Identity Shifts After Diagnosis: Understanding the Impact on Financial Behaviour

TL;DR · QUICK SUMMARY

- Receiving a neurodivergence diagnosis can significantly change how a person understands themselves, their past and their future.
- Clients may reassess financial goals, behaviours, priorities and long-term plans after diagnosis.
- A diagnosis can bring relief, grief, validation, uncertainty or a combination of emotions.
- Financial plans may need reviewing to ensure they still align with the client's evolving identity, needs and aspirations.



## Why This Matters

For some clients, diagnosis provides an explanation for difficulties, strengths and life experiences that may have felt confusing for years.

This new understanding can affect financial decision-making.

Clients may begin questioning long-held beliefs about success, productivity, career progression, money management or life goals.

Financial plans created before diagnosis may no longer feel aligned with how the client wants to live moving forward.

## What This Might Look Like

### A client may:

- Re-evaluate career ambitions.
- Consider reducing hours or changing roles.
- Question previous financial priorities.
- Become more focused on wellbeing and sustainability.
- Revisit spending habits through a new lens.
- Feel frustration about past financial decisions.
- Need time to process significant life changes.

## What You Can Do

### 1. Create Space for Reflection

**Recognise that financial goals may change following diagnosis.**

**Encourage conversations about what matters most now, not just what mattered previously.**

### 2. Review Existing Plans

**Consider whether current plans still reflect:**

- Lifestyle goals.
- Career aspirations.
- Wellbeing priorities.
- Family commitments.
- Future plans.

### 3. Support Without Assumption

**Avoid assuming diagnosis automatically changes financial priorities.**

**Instead, explore what has changed for the client personally.**

## Helpful Phrases You Can Borrow

You don't have to use these exact words — take what fits and leave the rest.

> "Has receiving your diagnosis changed how you think about your future?"

> "Are there any goals or priorities that feel different now?"

> "Would it be helpful to revisit your financial plan in light of recent changes?"

> "It's okay if some of your goals have evolved. Plans can evolve too."

## Quick Tips

- Expect priorities to change for some clients.
- Allow time for reflection and adjustment.
- Revisit goals rather than assuming they remain the same.
- Explore wellbeing alongside financial objectives.
- Avoid making assumptions based on diagnosis.
- Focus on the client's individual experience.
- Remember that financial planning should evolve as life evolves.

## Before You Go

A diagnosis doesn’t change who someone is.

But it can change how they understand themselves.

For some clients, this creates an opportunity to build financial plans that feel more authentic, realistic and aligned with the life they genuinely want to lead.

One of the most valuable things a financial planner can offer is the permission to revisit and rethink what success looks like.